

What is claimed is:

1. A method of generating a report for use in assessing the credit worthiness of a borrower in a potential financing transaction with a lender, comprising the steps of:
obtaining personal credit information about said borrower from a plurality of credit reporting services and combining said credit information;
matching said borrower's address with a property in a database containing property information and obtaining property information pertaining to said matched property from said database;
obtaining value information about said matched property;
aggregating said combined credit information about said borrower, said property information pertaining to said matched property and said value information pertaining to said matched property; and
generating said report from said aggregated data.
2. A method according to claim 1, wherein said step of obtaining personal credit information about said borrower includes connecting to and collecting information from at least three credit reporting agencies.
3. A method according to claim 2, wherein said collecting of information from at least three credit reporting agencies is done in parallel.
4. A method according to claim 1, wherein the step of obtaining property information pertaining to said matched property from said database includes at least one of an assessed value, a legal description, a number of bedrooms, a number of bathrooms and a type of construction of the matched property.
5. A method according to claim 1, wherein the step of matching said borrower's address with a property in a database further comprises selecting a database containing public record information on real property.

6. A method according to claim 1, wherein the step of obtaining value information about said matched property includes generating said value information using at least one of an assessed value, an appraised value of said matched property and historic valuation data of said matched property.

7. A method according to claim 2, wherein the step of aggregating includes combining the personal credit information collected from said at least three credit reporting agencies with said property information pertaining to said matched property and said value information pertaining to said matched property.

8. A method according to claim 1, further comprising a final step of communicating said report to a customer.

9. A report generated by the method of claim 1.

10. A program product for generating a report for use in assessing the credit worthiness of a borrower in a potential financing transaction with a lender, said product comprising machine-readable program code for causing, when executed, a machine to perform the following method steps:

- obtaining personal credit information about said borrower from a plurality of credit reporting services and combining said credit information;
- matching said borrower's address with a property in a database containing property information and obtaining property information pertaining to said matched property from said database;
- obtaining value information about said matched property;
- aggregating said combined credit information about said borrower, said property information pertaining to said matched property and said value information pertaining to said matched property; and
- generating said report from said aggregated data.

11. A program product according to claim 10, wherein said step of obtaining personal credit information about said borrower includes connecting to and collecting information from at least three credit reporting agencies.

12. A program product according to claim 11, wherein said collecting of information from at least three credit reporting agencies is done in parallel.

13. A program product according to claim 10, wherein the step of obtaining property information pertaining to said matched property from said database includes at least one of an assessed value, a legal description, a number of bedrooms, a number of bathrooms and a type of construction of the matched property.

14. A program product according to claim 10, wherein the step of matching said borrower's address with a property in a database further comprises selecting a database containing public record information on real property.

15. A program product according to claim 10, wherein the step of obtaining value information about said matched property includes generating said value information using at least one of an assessed value, an appraised value of said matched property and historic valuation data of said matched property.

16. A program product according to claim 11, wherein the step of aggregating includes combining the personal credit information collected from said at least three credit reporting agencies with said property information pertaining to said matched property and said value information pertaining to said matched property.

17. A program product according to claim 10, further comprising a final step of communicating said report to a customer.